SMALL BUSINESSES. GREAT BUSINESSMEN. A DIFFERENT LOOK TO REVIEW THEIR PROBLEMS.

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ABSTRACT

During last three years, in four cities of Argentine (Buenos Aires, Córdoba, Bariloche and Trelew) management's students of University of Buenos Aires, National University of Córdoba, National University of Río Negro and National University of Patagonia S.J.B., under direction of Eugenio Zwarycz & Eduardo Fuks in Buenos Aires, Ana Leal in Córdoba and Adriana Fantini, Eduardo Scagnetti & Marta Dans in Patagonia, 474 interviews and a survey about SMES. In Ushuaia, informatics' students under supervision of Jorge Ontiveros & José Artaza processed surveys. The research was conducted by Enrique Herrscher and Ricardo Barrera.

We analyzed categories of SMES by size, activity under complexity paradigm, another surveys and bibliography, established to test hypothesis and theoretical framework, designed the survey and set operational standards for students to ensure high quality and homogeneity in that surveys.

We investigated possible correlations and causal relationships, changed assumptions. We found "other" complexity: a step up in the category.

It also emerged a new factor on the complexity: difference between level and trend. It also has challenged widespread views, in that many of those interviewed (40%) consider their size advantage over the competition.

Keywords: SMES, complexity, category, competition.

INTRODUCTION

In general, SMEs are seen as supporting competitive and flexible markets through relative ease of entry and exit, which supports the restructuring of both public and private enterprises. They are also seen as making important contributions to poverty alleviation, since SMEs often employ poor and low-income workers, frequently providing the primary source of income in lagging regions and rural areas.

There are significant differences in the nature and role of SMEs in the diverse economies of the countries. Many SMEs are in the retail and service sectors, characterized by relatively low-level and stable technology and scale, and generally static performance in local markets. Other SMEs are internationally oriented subcontractors to large enterprises, at varying levels of sophistication of skill and technology. Still others are dynamic entrepreneurial firms active in key new product and service niches, including dynamic start-ups commercializing new products and technologies.

Very broadly, there is a dualistic pattern of SME development in Argentine, with a small relatively dynamic and competitive SME sector co-existing with a much bigger number of under-performing SMEs. A large proportion of Argentine SMEs remain in traditional activities; and others are characterized by low levels of productivity, relatively simple technology and poor quality products; and some compete in small, local markets. A much smaller group has taken advantage of new opportunities offered by globalization, upgrading their products and production processes, entering new product markets, and expanding their domestic market shares.

During last three years, in four cities of Argentine (Buenos Aires, Córdoba, Bariloche and Trelew) management's students of University of Buenos Aires, National University of Córdoba, National University of Río Negro and National University of Patagonia S.J.B., under direction of Eugenio Zwarycz & Eduardo Fuks in Buenos Aires, Ana Leal in Córdoba and Adriana Fantini, Eduardo Scagnetti & Marta Dans in Patagonia, 474 interviews and a survey about SMES¹. In Ushuaia, informatics' students under supervision of Jorge Ontiveros & José Artaza processed surveys. The research was conducted by Enrique Herrscher and Ricardo Barrera.

The objectives of the research were:

- 1. From the complexity paradigm, analyze categories of SMES, considered at the same time organizational complexity and manager complexity (Frías & Barrera, 2008).
- 2. Submit the thesis to a test finding widespread.
- 3. Further investigations by other researchers in the study of regional economies, especially small business units.

We have articulated the work by dividing it into two phases.

DIAGNOSTIC PHASE

We analyzed the organizational characteristics of the firms under study were processed and statistical surveys needed to analyze the performance of these feature, noting in particular the levels of complexity, boundaries, inputs, processes, capture and processing support thereof, outputs generated and customers / users.

474 surveys were conducted by interview teams of students from the universities involved, in Buenos Aires, Cordoba, Bariloche and Trelew, all in Argentine.

QUESTIONNAIRE

We proposed five axes:

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¹ There is no consensus on the definition of SMES; it differs among the economies of diverse countries, with regards to common indicators, such as the number of employees, invested capital, sales volume and revenues, or production capacity. However, two common characteristics of SMEs in Argentine are: (a) the majority are small, employing fewer than 100 people; and (b) they typically make up over 90 per cent of registered enterprises in any given economy.

- A About the type and size of the business
- B About the complexity of the business
- C About the management and prospects of the business
- D About the Information Systems used in business
- E About the trajectory of the entrepreneur

The questions were closed, that is, with response categories defined a priori, including the individual respondent must chose the option that most adequately describes your answer. There were questions where you could select more than one option.

It was used more than one question to measure each variable.

Interviewers were university undergraduates, the chairs of the third year or higher of the academy units involved. They are trained in several issues:

- a) The importance of their participation;
- b) The purpose of the research;
- c) Confidentiality of participants;
- d) The handling with the interviewees;
- e) The questionnaire (structure, order, items, instructions) and the conditions of administration.

The data processing was carried out in Ushuaia, Argentine, under the chair Statistics, career in Public Accounting. During the development of the theoretical and practical topics relating to units Exploratory Data Analysis, included the explanations of the Project. The load data was performed only on the quantitative information in spreadsheets whose design was agreed with the authors of the Project and overseen by the Teaching Assistant of that subject "Statistics", National University of Patagonia, José Luis Artaza.

The analysis was conducted on each of the types of small organizations independently. To avoid dispersion of effort beyond the scope of this project, and the limits of the researchers, was excluded from the study object to undertakings "craft" or "small craft Businesses".

It is important to the research work of this stage in terms of data collection and analysis to enable identification of strengths and weaknesses of the hypothesis.

CONCLUSION

1. The sample of selected enterprises appears to the categories provided. Of the total number of SMEs, few (12%) are "Medium" (21 to 200 people), so the sample is mostly

- "Small". Dismissing one-person (22%) and 3% "other", the sample covers most (63%) entrepreneurs from 2 to 20 people (Annex, A, table A-3).
- 2. We are aware that "number of people" is not the only (and now perhaps even the best) indicator of size. However, we have chosen to "the simplicity" for the mental model of most of the actors, and not to mix the unit of measure aspects related to the findings (Annex, A, table A-3).
- 3. Importantly, a third of the sample comes from "other category", it is logical that the larger average size, more frequent have changed. More importantly, almost half (44%) did not think that will remain in the current category (Annex, A, table A-3). IT MEANS THAT WE HAVE "OTHER" COMPLEXITY: THE ONE OF A STEP UP.
- 4. Of the total one-person informal enterprises, 98,87% say they have agreed to being included in that category, 89,36% say it has always been part of that category, and 52,17% plan to stay in it (Annex, A, table A-3).
- 5. Another interesting fact: over 40% of the sample believes that its size advantage over the competition², while only 17% believe that it hurts (Annex, A, table A-4). DESERVES MORE EXTENSIVE STUDIES SEEM TO CONTRADICT OPINIONS AS GENERALIZED (Porter et all, 2008; Ayyagari, Beck and Demirguc-Kunt, 2003).
- 6. For nearly 70% of the sample their enterprise, as organizing process is between little and quite complex, although almost 20% is very complex. But what is striking is that for 50% INCREASE this complexity, among an enough, much and lot (Annex, B, tables B-2 and B-3). THIS INTRODUCES A NEW FACTOR ON THE COMPLEXITY: THE DIFFERENCE BETWEEN LEVEL AND TREND.
- 7. For 50% the complexity also affects them personally in its leadership, although its growth (46%) is somewhat lower than in the business case (Annex, B, table B-3). OUTCOME UNCERTAIN AS TO THE THEORY OF COMPLEXITY IN SMALL IS HIGHER FOR EMPLOYERS FOR THE COMPANY THAT, COMPARED WITH THE GREAT. Agree further investigation.

ANNEX – QUESTIONS AND ANSWERS

A – About the type and size of the business

Table A-1. In what category does it work?

			Total
	Total	589	124,26%
1	Retail	<mark>157</mark>	<mark>33,12%</mark>
2	Wholesale	40	8,44%
3	Manufacturing	47	9,92%
4	Services to the public	107	22,57%

² Competitiveness is dependent on the productivity that a country, region or group of businesses ("cluster") active in any given territory draws from the human, financial and natural resources at its disposal (European Commission, 2007).

5	Services to the State	13	2,74%
6	Services to business	25	5,27%
7	Services Industries	40	8,44%
8	Business services in general	45	9,49%
9	Agricultural production	23	4,85%
10	Fisheries Production	1	0,21%
11	Construction	18	3,80%
12	Tourism	7	1,48%
13	Other?	66	13,92%

Table A-2. Since when there?

Total		461	100,00%
	Before 1998	<mark>219</mark>	<mark>47,51%</mark>
In your feature original (when it was created)?	From 1998 to 2001	57	12,36%
was createu):	After 2002	185	40,13%
Total		196	100,00%
	Before 1998	52	26,53%
¿Does your current feature (if different from original)?	From 1998 to 2001	38	19,39%
amerent nem enginar,	After 2002	<mark>106</mark>	<mark>54,08%</mark>

Table A-3.

ABS	ABS		o you agree? It alwa					was? Will it stay?			
	тот	%	Cat.	ABS	ABS TOT	%	Cat.	ABS	ABS TOT	%	
46		97,87 %	Yes	42		89,36 %	Yes	24		52,17 %	
1	47	2,13 %	No	5	47	10,64 %	No	22	46	47,83 %	
54		100,00 %	Yes	49		87,50 %	Yes	37		66,07 %	
0	54	0,00 %	No	7	56	12,50 %	No	19	56	33,93 %	
58		92,06 %	Yes	49		76,56 %	Yes	32		51,61 %	
5	63	7,94 %	No	15	64	23,44 %	No	30	62	48,39 %	
102		95,33 %	Yes	72		66,67 %	Yes	61		56,48 %	
5	107	4,67 %	No	36	108	33,33 %	No	47	108	43,52 %	
118		92,91 %	Yes	63		50,40 %	Yes	66		52,80 %	
9	127	7,09 %	No	62	125	49,60 %	No	59	125	47,20 %	
25		89,29 %	Yes	10		34,48 %	Yes	10		34,48 %	
3	28	10,71 %	No	19	29	65,52 %	No	19	29	65,52 %	
27		96,43 %	Yes	11		39,29 %	Yes	18		66,67 %	
1	28	3,57 %	No	17	28	60,71 %	No	9	27	33,33 %	
12		85,71 %	Yes	12		80,00 %	Yes	11		73,33 %	
2	14	14,29 %	No	3	15	20,00 %	No	4	15	26,67 %	
		*		•							
			14.00.0/	14 20 % No	14 20 % No. 2	14 20 % No. 2	14 20 % No 20 20 00 %	0 14400 % No. 20 20 00 % No.	20 00 00 00 00 00 00 00 00 00 00 00 00 0	44 20 % No. 20 20 20 % No. 4	

0.1		pared with		Do yo	u harm	?		Do y	ou benef	fit?
Category	ABS	%	Cat.	ABS	ABS TOT	%	Cat.	ABS	ABS TOT	%
You are the smallest	35	7,40 %	No	22		75,86 %	No	15		53,57 %
Tou are the smallest	33	7,40 %	Yes	7	29	24,14 %	Yes	13	28	46,43 %
One of the smallest	108	22,83 %	No	62		68,13 %	No	54		61,36 %
One of the smallest	100	22,03 %	Yes	29	91	31,87 %	Yes	34	88	38,64 %
Near the average	245	51,80 %	No	196		89,91 %	No	140		69,31 %
Near the average	240	51,00 %	Yes	22	218	10,09 %	Yes	62	202	30,69 %
One of the higgest	74	15,64 %	No	60		89,55 %	No	16		25,40 %
One of the biggest	74	15,04 %	Yes	7	67	10,45 %	Yes	47	63	74,60 %
Vou are the biggest	11	2,33 %	No	8		72,73 %	No	1		9,09 %
You are the biggest		۷,১১ %	Yes	3	11	27,27 %	Yes	10	11	90,91 %
	473	100 %		•						

Table A-5.

Cotogony		Is	And is	:			
Category	ABS	%	Cat.	ABS	ABS TOT	%	%
			Is sole owner	31		83,78 %	
			Is small family (only spouse and/or children)	3		8,11 %	
Informal one-person enterprise	47	9,89%	Extended family (besides other relatives)	0		0,00 %	
mornar one person enterprise		0,0070	Partners (not linked by family ties)	2		5,41 %	
			Is mixed (family and external)	1		2,70 %	
			Other	0	37	0,00 %	100%
			Is sole owner	34		73,91 %	
			Is small family (only spouse and/or children)	8		17,39 %	
Formal one-person Enterprise	56	11,79%	Extended family (besides other relatives)	1		2,17 %	
Tomal one person Enterprise	00	11,7070	Partners (not linked by family ties)	3		6,52 %	
			Is mixed (family and external)	0		0,00 %	
			Other	0	46	0,00 %	100%
			Is sole owner	15		26,79 %	
			Is small family (only spouse and/or children)	18		32,14 %	
Informal microenterprise (2 to 5 people)	65	13,68%	Extended family (besides other relatives)	6		10,71 %	
		10,0070	Partners (not linked by family ties)	14		25,00 %	
			Is mixed (family and external)	3		5,36 %	
			Other	0	56	0,00 %	100%
Formal microenterprise (2 to 5 people)	108	22,74%	Is sole owner	42	100	42,00 %	100%
			Is small family (only spouse and/or children)	28		28,00 %	

			Extended family (besides other relatives)	9		9,00 %	
			Partners (not linked by family ties)	17		17,00 %	
			Is mixed (family and external)	2		2,00 %	
			Other	2		2,00 %	
			Is sole owner	39		30,95 %	
			Is small family (only spouse and/or children)	26		20,63 %	İ
Small enterprise (6 to 20 people)	127	26.74%	Extended family (besides other relatives)	13		10,32 %	Ì
Small enterprise (o to 20 people)	121	20,7470	Partners (not linked by family ties)	35		27,78 %	Ì
			Is mixed (family and external)	10		7,94 %	Ì
			Other	3	126	2,38 %	100%
			Is sole owner	8		28,57 %	
			Is small family (only spouse and/or children)	6		21,43 %	İ
Medium enterprise (from 21 to 50	20	0.440/	Extended family (besides other relatives)	5		17,86 %	Ì
people)	29	6,11%	Partners (not linked by family ties)	6		21,43 %	Ì
			Is mixed (family and external)	2		7,14 %	Ì
			Other	1	28	3,57 %	100%
			Is sole owner	1		4,17 %	
			Is small family (only spouse and/or children)	5		20,83 %	ĺ
Medium plus enterprise (from 51 to 200	28	5,89%	Extended family (besides other relatives)	5		20,83 %	Ì
people)	20	3,0370	Partners (not linked by family ties)	8		33,33 %	Ì
			Is mixed (family and external)	5		20,83 %	Ì
			Other	0	24	0,00 %	100%
			Is sole owner	1		7,69 %	
			Is small family (only spouse and/or children)	5		38,46 %	Ī
Other?	15	3,16%	Extended family (besides other relatives)	1		7,69 %	Ì
Outor:	15	3,1070	Partners (not linked by family ties)	3		23,08 %	Ì
			Is mixed (family and external)	1		7,69 %	Į.
			Other	2	13	15,38 %	100%
	475						

• B – About the complexity of the business (their perceptions)

Table B-1.

Cotomomi	i	mplex siness	Does it con	ne from	outside	∍?	Does it co	me from	ı inside	e?	Do	es it inc	rease?	i.
Category	ABS	%	Cat.	ABS	ABS TOT	%	Cat.	ABS	ABS TOT	%	Cat.	ABS	ABS TOT	%
Nothing	48	10,17%		•										
Little	178	37,71%												
Enough	148	31,36%	Almost entirely	16	144	11,11%	Almost entirely	9	142	6,34%	A lot	4	144	2,78%
			Much	30		20,83%	Much	14		9,86%	Much	21		14,58%
			Enough	64		44,44%	Enough	44		30,99%	Enough	45		31,25%

			Little	25		17,36%	Little	47		33,10%	Little	52		36,11%
			Nothing	9		6,25%	Nothing	28		19,72%	Nothing	22		15,28%
			Almost entirely	12		13,79%	Almost entirely	8		9,30%	A lot	8		9,09%
			Much	29		33,33%	Much	18		20,93%	Much	26		29,55%
Much	89	18,86%	Enough	24		27,59%	Enough	26		30,23%	Enough	19		21,59%
			Little	20		22,99%	Little	26		30,23%	Little	33		37,50%
			Nothing	2	87	2,30%	Nothing	8	86	9,30%	Nothing	2	88	2,27%
			Almost entirely	2		22,22%	Almost entirely	0		0,00%	A lot	0		0,00%
			Much	1		11,11%	Much	3		37,50%	Much	6		66,67%
A lot	9	1,91%	Enough	5		55,56%	Enough	4		50,00%	Enough	1		11,11%
			Little	1		11,11%	Little	0		0,00%	Little	1		11,11%
			Nothing	0	9	0,00%	Nothing	1	8	12,50%	Nothing	1	9	11,11%
	472	100,00%		•		•	•							

Table B-2.

Category		ou feel the nplexity?	Does it con	ne from o	outside	?	Does it con	me from	inside?	,	Do	es it in	crease?	
Category	ABS	%	Cat.	ABS	ABS TOT	%	Cat.	ABS	ABS TOT	%	Cat.	ABS	ABS TOT	%
Nothing	57	12,13%										•		
Little	183	38,94%												
			Almost entirely	10		9,01%	Almost entirely	7		6,54%	A lot	0		0,00%
			Much	23		20,72%	Much	11		10,28%	Much	9		8,18%
Enough	116	24,68%	Enough	44		39,64%	Enough	34		31,78%	Enough	38		34,55%
			Little	33		29,73%	Little	37		34,58%	Little	50		45,45%
			Nothing	1	111	0,90%	Nothing	18	107	16,82%	Nothing	13	110	11,82%
			Almost entirely	17		19,77%	Almost entirely	6		7,23%	A lot	5		5,88%
			Much	30		34,88%	Much	17		20,48%	Much	22		25,88%
Much	89	18,94%	Enough	23		26,74%	Enough	23		27,71%	Enough	21		24,71%
			Little	13		15,12%	Little	26		31,33%	Little	36		42,35%
			Nothing	3	86	3,49%	Nothing	11	83	13,25%	Nothing	1	85	1,18%
			Almost entirely	5		23,81%	Almost entirely	4		21,05%	A lot	2		11,76%
			Much	6		28,57%	Much	4		21,05%	Much	5		29,41%
A lot	25	5,32%	Enough	3		14,29%	Enough	3		15,79%	Enough	3		17,65%
			Little	5		23,81%	Little	3		15,79%	Little	3		17,65%
			Nothing	2	21	9,52%	Nothing	5	19	26,32%	Nothing	4	17	23,53%
<u> </u>	470	100.00%												

• C – About the management and prospects of the business

Table C-1. How do you view the prospects of your business?

Total	473	100,00%
Very positive	44	9,30%
Positive	169	35,73%
Stable	<mark>199</mark>	<mark>42,07%</mark>
Slightly declining	46	9,73%

Highly threatened 15 3,17%

Table C-2. How does the effectiveness of its management in relation to what you want or what you aspire to see in the future?

Total	471	100,00%
Optimal	73	15,50%
Adequate	<mark>314</mark>	66,67%
Somewhat deficient	51	10,83%
Deficient but improving	31	6,58%
Bad	2	0,42%

Table C-3. Do you consider the size has something to do?

Total	228	100,00%
No	146	<mark>64,04%</mark>
Yes	82	35,96%

Table C-4. According to their work: With which of these terms you must identify?

Total	1.378	290,72%
Most importantly, the success	79	16,67%
The most important thing is to do something useful for my family, my employees and society	175	36,92%
The most important thing is money	90	18,99%
The important thing is to comply with what is promised	189	39,87%
The important thing is to let a good company for my children	90	18,99%
The important thing is to provide a good product or service	<mark>304</mark>	64,14%
The important thing is to move forward socially and economically	128	27,00%
What matters is the stability over time	208	43,88%
The important thing is not to harm those who rely on me	80	16,88%
The important thing is not to get no money	35	7,38%

Table C-5. Do you manage all staff personally?

Total	416	100,00%
Yes	<mark>293</mark>	70,43%
No	123	29,57%

Table C-6. Do you consult with someone about your decisions?

Total	474	100,00%
Never	49	10,34%
Rarely	<mark>139</mark>	<mark>29,32%</mark>
Often	125	26,37%
Many times	72	15,19%
Always	89	18.78%

Table C-7. Group decisions are there?

Total	472	100,00%
Never	111	23,52%
Rarely	142	30,08%
Often	95	20,13%
Many times	67	14,19%
Always	57	12,08%

Table C-8. Does any type of planning periodically?

Total	1.008	212,66%
Informal consultations among partners or key collaborators	192	40,51%
Notes on emerging strategic consensus guidelines	66	13,92%
Sales forecasts	<mark>194</mark>	<mark>40,93%</mark>
Cash forecasts	120	25,32%
Financial projections	104	21,94%
Investment plan	97	20,46%
Annual budget	85	17,93%
Strategic plan médium and long term	112	23,63%
Other	38	8,02%

Table C-9. Associativity: Links with other entities? With whom?

704	148,52%
128	27,00%
77	16,24%
136	28,69%
<mark>159</mark>	<mark>33,54%</mark>
58	12,24%
40	8,44%
36	7,59%
42	8,86%
28	5,91%
	128 77 136 159 58 40 36 42

Table C-10. Links with other entities: What kind of relationship?

Total	386	100,00%
Informal	<mark>193</mark>	<mark>50,00%</mark>
Formal non contractual	114	29,53%
Contractual	59	15,28%
Equity I (minority equity participation)	12	3,11%
Equity II (in branch or part of a larger entity)	3	0,78%
Other	5	1,30%

Table C-11. Links with other entities: How do you evaluate result?

Total	353	100,00%
Very good	105	29,75%
Good	<mark>218</mark>	61,76%
Regular	30	8,50%
Bad	0	0,00%

Dreadful 0 0,00%

Table C-12. Links with other entities: How does it evolve?

Total	346	100,00%
Growing	126	36,42%
Stable	<mark>207</mark>	<mark>59,83%</mark>
Decreasing	6	1,73%
Not applicable	7	2,02%

Table C-13. Staff relations: How effective is the relationship with them?

Total	383	100,00%
Very good	144	37,60%
Good	<mark>224</mark>	<mark>58,49%</mark>
Regular	14	3,66%
Bad	1	0,26%

Table C-14. Staff relations: How is your relationship with them?

Total	342	100,00%
Very good	152	44,44%
Good	<mark>184</mark>	53,80%
Regular	6	1,75%
Bad	0	0.00%

Table C-15. Staff relations: Were they trained?

Total	342	100,00%
Yes	<mark>249</mark>	<mark>72,81%</mark>
No	93	27.19%

Table C-16. Staff relations: If so, who trained them?

Total	303	100,00%
You	113	37,29%
In-company	<mark>126</mark>	<mark>41,58%</mark>
Outside	64	21,12%

Table C-17. Staff relations: Do evaluated?

Total	311	100,00%
Formally	34	10,93%
Informally	<mark>277</mark>	89,07%

Table C-18. Major problems faced by your business?

Total	1.602	337,97%
Lack of investment credit	<mark>183</mark>	<mark>38,61%</mark>
Lack of equipment renewal	82	17,30%
Technological backwardness	69	14,56%

Untrained personnel	74	15,61%
Lack of capital work	94	19,83%
Delays in collecting	<mark>184</mark>	38,82%
Quality problems	36	7,59%
Fall in demand	<mark>188</mark>	<mark>39,66%</mark>
Emergence of new competitors	<mark>182</mark>	<mark>38,40%</mark>
Excessive tax burden	<mark>228</mark>	<mark>48,10%</mark>
Growing to fast	29	6,12%
Obstacles in legislation / regulation	83	17,51%
Emergence of new technologies	49	10,34%
Obstacles to the provision of inputs	97	20,46%
Problems between partners	24	5,06%

• D – About the Information Systems used in business

Table D-1.

Cat.	You	have SI	What is it?			For what you use	?			o you yourse	
Cai.	ABS	%	Category	ABS	%	Cat.	ABS	%	Cat.	ABS	%
			Software serial	106	29,53%	Transaction processing	219	45,25%	Yes	232	82,86%
Yes	297	62,79%	Office automation tools	86	23,96%	Decision support	103	21,28%	No	48	17,14%
*	291	02,7970	A custom development done internally	84	23,40%	Internet access	162	33,47%		280	
			A custom development by another party	83	23,12%		484				
				359							
			Did you had and leave?			Do you consider necessary?					
No	176	37,21%	No	155	94,51%	Yes	78	47,56%			
**	170	51,2170	Yes	9	5,49%	No	86	52,44%			
	473	100,00%		164			164				

• E – About the trajectory of the entrepreneur

Table E-1. In which functions are formed (in education or in practice)

Total	674	142,19%
Management	161	33,97%
Marketing	145	30,59%
Human relations	84	17,72%
Production / Services	172	<mark>36,29%</mark>
Other	112	23,63%

Table E-2. Which studies performed?

Total	471	100,00%
Incomplete primary school	5	1,06%
Complete primary school	10	2,12%
Incomplete high school	43	9,13%
Complete high school	<mark>119</mark>	<mark>25,27%</mark>

Incomplete technical school	9	1,91%
Complete technical school	51	10,83%
Incomplete university	91	19,32%
Complete university	112	23,78%
Incomplete university graduate	6	1,27%
Complete university graduate	25	5,31%

Table E-3. In which job before you running your business? Did you work in other business?

Total	399	100,00%
As employee	<mark>294</mark>	<mark>73,68%</mark>
As manager	45	11,28%
As partner	27	6,77%
Other	33	8,27%

Table E-4. In which job before you running your business? Did you work in this business?

Total	205	100,00%
As employee	45	21,95%
Owner's family as an apprentice	50	24,39%
As second-line managers	29	14,15%
Other	<mark>81</mark>	39,51%

Table E-5. In which job before you running your business? Did you work on your own?

On your own 151 100,00%

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